

**From:** Michael S. Bartley

**Subject:** Truth in Lending

Date: Mar 25, 2005

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Proposal: Regulation Z - Truth In Lending  
Document ID: R-1217  
Press Release Date: 12/03/2004  
Name: Michael S Bartley  
Affiliation:  
Category of  
Affiliation:  
Address1: 141 Leach Hill Rd.  
Address2:  
City: Casco  
State: ME  
Country: UNITED STATES  
Country Code: 840  
Zip: 04015  
PostalCode: n/a  
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Comments:

@@@The practices of credit card companies and banks has progressively become more and more deceitful, and, frankly, not more than a hair away from being outright dishonest. You of the Federal Reserve Board have helped them achieve this level of ignominy because you have done nothing to curb their seemingly inexhaustible avarice in the form of questionable business practices.

I had to choke back laughing between my urges to swear at the actions of our dear congress which was working on the law to make bankruptcy much more difficult so banks and credit card companies could squeeze every last drop of blood from the victims they set up with their wonderful offers. If they're going to be indiscriminantly aggressive and careless in their efforts to get new credit cards in circulation to college students, the elderly and other unsuspecting individuals not wary in the ways of our credit industry, then our position should be that they shall reap what they sow. Let them suffer like any other business that makes bad business decisions by extending credit to those they shouldn't. These thieves and their business practices need to be reigned in big time! They've gone way too far for too long!

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